

Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(use as many sheets as necessary)</i>				<b>Complete if Known</b>	
				<b>Application Number</b>	10/057,436
				<b>Filing Date</b>	January 25, 2002
				<b>First Named Inventor</b>	STOYANOV et al.
				<b>Art Unit</b>	3693
				<b>Confirmation Number</b>	9655
				<b>Examiner Name</b>	CHANDLER, SARA M
				<b>Attorney Docket Number</b>	064754-0012
<b>Sheet</b>	1	of	1		

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number Number - Kind Code <sup>2</sup> (if known)	Issue Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			

OTHER PRIOR ART – NONPATENT LITERATURE DOCUMENTS				
Examiner Initials	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T <sup>2</sup>	
	1	Bulmash, Henry. "A closer look at car leasing". Canadian Consulting Engineer. Don Mills: Nov/Dec 1997. pg. 53. (4 pages from ProQuest).		
	2	Chargot, Patricia. "Leasing option may be for you not buying can save money on hassles if you don't mind endless monthly payments". Knight-Ridder Newspapers. Times-Picayune. New Orleans, La. September 21, 1993 pg. C10. (5 pages from ProQuest).		
	3	Goodman, Bruce A. "I saved \$3,000 on a car lease. So can you." Medical Economics. Oradell: May 26, 1998. Vol. 75, Iss. 10; pg. 151. (4 pages from ProQuest).		
	4	Jack, Ian. "Take nothing for granted when shopping for autos: Industry striving for respectability but its still a cut-throat area for consumers". The Vancouver Sun. Vancouver, B.C. January 8, 1996. (4 pages from ProQuest).		
	5	Lyon, Jeff. "Deal! Is the one-price, no haggling super mall a great idea, or just another sales gimmick for the 90's?" Chicago Tribune. Chicago, Ill.: August 1, 1993. (9 pages from ProQuest).		
	6	Mateja, Jim. "Clearing the fog on leasing". Chicago Tribune. Chicago, Ill.: August 20, 1995. (5 pages from ProQuest).		
	7	McCormally, Kevin. "What to know when you lease a car". Kiplinger's Personal Finance Magazine (1991-1998); August 1991; 45, 8. (4 pages from ProQuest).		

<b>Examiner Signature</b>	<b>Date Considered</b>
---------------------------	------------------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.  
<sup>1</sup>Applicant's unique citation designation number (optional). <sup>2</sup>Applicant is to place a check mark here if English language translation is attached.